

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

FRANK J. CEPEK
REBECCA A. CEPEK
Debtor(s)

Case No. 15-24712GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/30/2015.
- 2) The plan was confirmed on 03/03/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 06/30/2016, 12/12/2016, 02/28/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 12/18/2020.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$46,118.31.
- 10) Amount of unsecured claims discharged without payment: \$43,029.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$86,443.65
Less amount refunded to debtor	\$679.57

NET RECEIPTS: **\$85,764.08**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,065.80
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,890.53
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$7,956.33**

Attorney fees paid and disclosed by debtor: \$2,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY GENERAL HOSPITAL	Unsecured	61.88	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK++	Unsecured	58.60	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK++	Unsecured	44.80	NA	NA	0.00	0.00
ALLEGHENY IMAGING OF MCCANDI	Unsecured	27.70	NA	NA	0.00	0.00
ALLEGHENY RADIOLOGY ASSOCIAT	Unsecured	48.70	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	4,167.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	5,973.53	4,167.53	4,167.53	530.12	0.00
BANK OF AMERICA NA**	Unsecured	7,612.40	7,612.40	7,612.40	968.31	0.00
CAPITAL ONE NA**	Unsecured	2,097.00	2,097.98	2,097.98	266.87	0.00
CHILDRENS HOSPITAL	Unsecured	1,289.58	NA	NA	0.00	0.00
CHILDRENS HOSPITAL	Unsecured	6.08	NA	NA	0.00	0.00
CHILDRENS HOSPITAL	Unsecured	187.69	NA	NA	0.00	0.00
CHILDRENS HOSPITAL	Unsecured	51.65	NA	NA	0.00	0.00
CHILDRENS HOSPITAL	Unsecured	1,145.54	NA	NA	0.00	0.00
CITIBANK NA(*)++	Unsecured	3,444.42	NA	NA	0.00	0.00
COLLECTION SERVICE CENTER INC	Unsecured	27.70	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	6,018.40	6,018.40	6,018.40	765.55	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	144.64	144.64	18.40	0.00
FEDERAL HOME LOAN MORTGAGE (Secured	93,426.69	93,194.86	0.00	34,573.84	0.00
FEDERAL HOME LOAN MORTGAGE (Secured	0.00	994.50	994.50	994.50	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	NA	906.27	906.27	115.28	0.00
INTERNAL REVENUE SERVICE*	Priority	1,873.68	1,769.15	1,769.15	1,769.15	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	42.18	42.18	5.36	0.00
LAMONT HANLEY & ASSOC INC	Unsecured	972.00	NA	NA	0.00	0.00
PITTSBURGH WATER & SEWER AUTI	Secured	NA	243.38	0.00	0.00	0.00
QUEST DIAGNOSTICS INC	Unsecured	38.82	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	32.80	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	2,144.00	NA	NA	0.00	0.00
STATE COLLECTION SERVICE INC	Unsecured	33.14	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	1,598.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	7,433.00	NA	NA	0.00	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TARGET NATIONAL BANK	Unsecured	1,773.55	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS++	Unsecured	43.08	NA	NA	0.00	0.00
UNIVERSITY OF PGH PHYSICIAN++	Unsecured	79.97	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	168,609.09	169,038.51	169,038.51	21,502.00	0.00
WELLS FARGO BANK NA D/B/A WEL	Secured	15,130.00	14,934.20	14,934.20	14,934.20	1,364.17

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$34,573.84	\$0.00
Mortgage Arrearage	\$994.50	\$994.50	\$0.00
Debt Secured by Vehicle	\$14,934.20	\$14,934.20	\$1,364.17
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$15,928.70	\$50,502.54	\$1,364.17
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,769.15	\$1,769.15	\$0.00
TOTAL PRIORITY:	\$1,769.15	\$1,769.15	\$0.00
GENERAL UNSECURED PAYMENTS:	\$190,027.91	\$24,171.89	\$0.00

<u>Disbursements:</u>		
Expenses of Administration	<u>\$7,956.33</u>	
Disbursements to Creditors	<u>\$77,807.75</u>	
TOTAL DISBURSEMENTS :		<u>\$85,764.08</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/23/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.